

1 WHAT IS CLAIMED IS:

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3 1. A system for coordinating the updating of contact
4 records associated with one or more contact devices, the
5 contact devices performing a campaign of outbound contact
6 attempts with the contact records, the system comprising:
7 a contact record database operable to communicate
8 contact records with the one or more contact devices
9 during the campaign, each contact record associating one
10 or more contact individuals, one or more contact numbers
11 and one or more contact results;
12 a contact update engine interfaced with the contact
13 record database and operable to identify one or more
14 contact records for update of the associated contact
15 numbers based on one or more update factors;
16 an update resource interface operable to obtain
17 updated contact numbers for the identified contact
18 records from one or more update resources; and
19 an update validation engine operable to validate
20 updated contact records and communicate the validated
21 contact records to the contact record database for
22 appropriate action by the contact devices during the
23 campaign.

1 2. The system of Claim 1 wherein the account
2 update engine comprises a rules-based engine and the
3 update factors comprise one or more rules, the rules-
4 based engine operable to identify one or more contact
5 records for updating if the contact results associated
6 with a contact record meet one or more of the rules.

1 3. The system of Claim 2 wherein a rule comprises
2 a contact result of an inoperable number.

1 4. The system of Claim 2 wherein the contact
2 results comprise the number of previous updates
3 associated with a contact record and a rule comprises
4 updating only accounts with less than a predetermined
5 number of previous updates.

1 5. The system of Claim 1 wherein the update
2 resource interface is further operable to select one of
3 plural update resources based on the contact results and
4 one or more update factors.

1 6. The system of Claim 1 wherein the account
2 update engine comprises a predictive model and the update
3 factors comprise one or more predictive parameters, the
4 model operable to identify a contact record for updating
5 if application of the contact results associated with the
6 contact record predict a predetermined result.

1 7. The system of Claim 6 wherein the model
2 comprises a logistic regression model of the probability
3 to cure with an updated contact record.

1 8. A method for coordinating the updating of
2 contact records, the method comprising:

3 performing contact attempts with one or more contact
4 devices using plural contact records, each contact record
5 having contact information;

6 identifying contact records having contact attempts
7 with a result of no contact;

8 selecting based on one or more update factors one or
9 more of the identified contact records for updating of
10 associated contact information;

11 obtaining updated contact information for the
12 selected contact records from an update resource; and

13 re-attempting contact by a contact device with the
14 updated contact information.

1 9. The method of Claim 8 wherein selecting based
2 on one or more update factors further comprises selecting
3 contact records having contact information that meets one
4 or more rules.

1 10. The method of Claim 9 wherein a rule comprises
2 a delinquent balance of greater than a predetermined
3 amount.

1 11. The method of Claim 9 wherein a rule comprises
2 less than a predetermined number of previous contact
3 information updates.

1 12. The method of Claim 8 wherein selecting based
2 on one or more update factors further comprises:
3 applying the contact information to a model to
4 predict a result of an update; and
5 selecting contact records having a predetermined
6 predicted result.

1 13. The method of Claim 12 wherein the
2 predetermined predicted result comprises likelihood of
3 cure from updated contact information resulting in value
4 greater than the cost of the contact information update.

1 14. The method of Claim 12 wherein the model
2 comprises a logistic regression model predictive of cost
3 of contact.

1 15. A system for contacting individuals, the system
2 comprising:

3 plural dialers, each dialer operable to dial
4 outbound telephone calls to individuals, each individual
5 having one or more associated contact records with one or
6 more numbers for a dialer to dial;

7 a contact record database interfaced with the
8 dialers and operable to provide the dialers with contact
9 records to dial, the contact record database further
10 operable to receive results of contact attempts by the
11 dialers to the numbers of the contact records;

12 a contact update engine interfaced with the contact
13 record database and operable to select contact records to
14 update associated contact numbers based on update
15 factors; and

16 an update resource interface operable to obtain
17 updates for the selected contact records from one or more
18 update resources, the update resource interface
19 communicating the updates to the contact record database
20 for use by the dialers.

1 16. The system of Claim 15 wherein the contact
2 update engine comprises a rules-based engine having a
3 rule of obtaining an update for contact results of wrong
4 number.

1 17. The system of Claim 15 wherein the contact
2 update engine comprises a model of the likelihood of
3 success from a contact attempt with an updated contact
4 number.

1 18. The system of Claim 15 wherein the contact
2 record database provides updates to dialers on a real
3 time basis.

1 19. The system of Claim 15 wherein the update
2 resource interface is further operable to select one of
3 plural update resources to update a contact record based
4 at least in part on update cost.

1 22. The system of Claim 21 wherein the contact
2 update engine is further operable to cumulate updated
3 contact information for use as update factors.

1 23. The system of Claim 21 wherein the contact
2 update engine is further operable to incorporate updated
3 information in a subsequent update request.